## Financial Readiness Program Brochure

The Financial Readiness Program offers a variety of services such as finance education, budget assistance, personalized budget counseling along with a host of many other finance support programs. This program was created to enhance and maintain mission readiness and quality of life by providing soldiers and their family members a ready-made program to help achieve personal financial readiness and deploy-ability through the use of sound money management and consumer skills.

## **Army Emergency Relief (AER)**

Serving soldiers and their families in war and peace for over 60 years. United we stand! Visit AER Headquarters

If one or more of the above describes you or your spouse, don't wait! Stop by ACS, Bldg. 1526 and schedule an appointment with a Financial Counselor.

## **Budget Counseling**

Budget counseling allows a client to meet with a financial counselor and discuss the management off their personal finances. The counselor develops a financial analysis to determine the household's monthly living expenses and a budget is established, with an emphasis on managing personal finances and tracking spending habits. Budget Counseling also offers assistance in bankruptcy counseling, purchasing an automobile and repaying creditors. To schedule an appointment, call (719) 526-4590.

## **Debt Management**

If you find yourself in the position of considering loan consolidation, you may be headed for financial difficulty. The following are danger signs: